

AMENDMENTS TO THE SPECIFICATION

Please change the second paragraph on Page 53 to read as shown below:

The software in block 375 checks the value drivers to determine if there is any interaction between drivers for different elements. If interaction between element drivers is discovered, then processing advances to a block 402 where the valuation of growth options is started. Alternatively, if no interaction between element drivers is found, then system processing is completed in accordance with the specification of US Patent Application 08/779,109 method described previously for creating models of revenue, expense and capital for elements of value with the exception that portions of the processing are completed by different software blocks that perform similar processing as shown in the table below.

<u>Element of value models</u>	<u>Sub-element of value models</u>
Processing completed by block 303	Similar processing is completed by block 338
Processing completed by block 304	Similar processing is completed by block 339
Processing completed by block 307	Similar processing is completed by block 342
Processing completed by block 308	Similar processing is completed by block 343
Processing completed by block 313	Similar processing is completed by block 353
Processing completed by block 314	Similar processing is completed by block 354